

**ABSTRACT OF THE DISCLOSURE**

When a consumer performs a transaction at a store or mail order establishment, the data from the transaction is stored on the store's sales transaction server. This data is later downloaded to a main server where it is processed for further use. The processing includes standardizing the data format and cross-referencing data from all the various sales transaction servers to create an individual customer's file. The standardized data is later segmented for individual customers and/or groups of customers to whom advertising is directed.

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